

**Information to identify the case:**

Debtor 1 **Steven J. Ashlevitz**  
First Name Middle Name Last Name  
Debtor 2 **Margaret A. Ashlevitz**  
First Name Middle Name Last Name  
United States Bankruptcy Court Northern District of Illinois  
Case number: **18-31078**

Social Security number or ITIN xxx-xx-1929  
EIN -----

Social Security number or ITIN xxx-xx-5743  
EIN -----

**Order of Discharge****12/18**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven J. Ashlevitz

Margaret A. Ashlevitz  
aka Peggy Ashlevitz

If the trustee has filed and served a notice pursuant to Bankruptcy Rule 3002.1(f), and no statement is timely filed by the mortgagee in response, the mortgage addressed by the notice is deemed to be fully current as of the date of the notice.

November 2, 2021

**For the court:** Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Northern District of Illinois

In re:  
Steven J. Ashlevitz  
Margaret A. Ashlevitz  
Debtors

Case No. 18-31078-ABG  
Chapter 13

District/off: 0752-1  
Date Rcvd: Nov 02, 2021

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Steven J. Ashlevitz, Margaret A. Ashlevitz, 614 Sheridan Rd, Apt 1A, Highwood, IL 60040-1024
29551597	+ Arrive North Shore Trinity PM, 624 Sheridan Road, Apt 1A, Highwood IL 60040-1019
27420301	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
27371122	+ Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
27274617	+ EDI: AMEREXPR.COM	Nov 03 2021 01:58:00	AMEX, Attn: Bankruptcy Department, PO Box 297871, Fort Lauderdale, FL 33329-7871
27274616	EDI: AMEREXPR.COM	Nov 03 2021 01:58:00	AMEX, Bankruptcy Department, PO Box 981535, El Paso, TX 79998-1535
27384043	EDI: BECKLEE.COM	Nov 03 2021 01:53:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
27274618	EDI: BANKAMER.COM	Nov 03 2021 01:53:00	Bank of America, PO Box 982238, El Paso, TX 79998-2235
27274619	EDI: CAPITALONE.COM	Nov 03 2021 01:58:00	Cap One, 15000 Capital One Dr, Richmond, VA 23238
27274620	+ EDI: CAPITALONE.COM	Nov 03 2021 01:58:00	Cap One, 10700 Capital One Way, Richmond, VA 23060-9243
27408656	EDI: CAPITALONE.COM	Nov 03 2021 01:58:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
27274623	+ EDI: CITICORP.COM	Nov 03 2021 01:58:00	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
27274622	+ EDI: CITICORP.COM	Nov 03 2021 01:58:00	Citi, Attn: Bankruptcy Department, PO Box 6241, Sioux Falls, SD 57117-6241
27274624	EDI: CITICORP.COM	Nov 03 2021 01:58:00	Citi, PO Box 6500, Sioux Falls, SD 57117-6500
27274625	+ EDI: CITICORP.COM	Nov 03 2021 01:58:00	Citibank NA, PO Box 769006, San Antonio, TX 78245-9006
27274626	EDI: DISCOVER.COM	Nov 03 2021 01:58:00	Discover Bank, PO Box 15316, Wilmington, DE 19850
27274627	+ EDI: DISCOVER.COM	Nov 03 2021 01:58:00	Discover Bank, Discover Products, Inc., PO Box 3025, New Albany, OH 43054-3025
27293021	EDI: FORD.COM	Nov 03 2021 01:58:00	FORD MOTOR CREDIT COMPANY LLC, PO Box 62180, Colorado Springs, CO 80962
27274628	EDI: FORD.COM	Nov 03 2021 01:58:00	Ford Credit, National Bankruptcy Service Center, PO Box 537901, Livonia, MI 48153-7901

27274621	EDI: JPMORGANCHASE	Nov 03 2021 01:58:00	Chase Card, Po Box 15298, Wilmington, DE 19850
28402949	Email/PDF: resurgentbknotifications@resurgent.com	Nov 02 2021 22:05:42	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
27428736	Email/PDF: resurgentbknotifications@resurgent.com	Nov 02 2021 22:05:43	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
27274629	+ Email/Text: bankruptcy@memberfirstmortgage.com	Nov 02 2021 21:53:00	Member First Mortgage, 616 44th St Se, Grand Rapids, MI 49548-7576
27443210	EDI: PRA.COM	Nov 03 2021 01:58:00	Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541
27274630	EDI: RMSC.COM	Nov 03 2021 01:58:00	SYNCB/Care Credit, Bankruptcy Department, PO Box 965061, Orlando, FL 32896-5061
27274631	+ EDI: RMSC.COM	Nov 03 2021 01:58:00	SYNCB/Pay Pal, Bankruptcy Notice, PO Box 5138, Timonium, MD 21094-5138
27444822	+ Email/Text: bncmail@w-legal.com	Nov 02 2021 21:53:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
27281295	+ EDI: RMSC.COM	Nov 03 2021 01:58:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
27410255	+ Email/Text: bncmail@w-legal.com	Nov 02 2021 21:53:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
27274633	+ EDI: WTRRRNBANK.COM	Nov 03 2021 01:58:00	Target NB, Attn:Bankruptcy Dept., PO Box 673, Minneapolis, MN 55440-0673
27274632	+ EDI: CITICORP.COM	Nov 03 2021 01:58:00	Target NB, CCS Gray OPS Center, PO Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
27288985	*	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
28342679	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 04, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 2, 2021 at the address(es) listed below:

Name	Email Address
David M Siegel	on behalf of Debtor 1 Steven J. Ashlevitz davidsiegelbk@gmail.com R41057@notify.bestcase.com;johnellmannlaw@gmail.com
Glenn B Stearns	stearns_g@lisle13.com
Michael L Sherman	on behalf of Creditor FORD MOTOR CREDIT COMPANY LLC shermlaw1@aol.com
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 4